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Commissioners May Ask Congress to Extend Limit Because of Housing Conditions.

Disposition of the alley dwellers of Washington is giving the District Commissioners a great deal of con-cern. Under the law the alleys must be cleared of dwellings within one year after the signing of the proclamation of peace by the President.

There are 2,828 alley dwellings in Washington which will be affected by the law, and a population of nearly 10,000. The Commissioners today indicated they would ask Congress to extend the time for the operation of the law, on account of the housing conditions in Washington. The ques-tion was discussed this afternoon at a meeting of the Board of Commis-

Widening Suggested.

A survey of the alleys was made some time ago, and it was found that about eighty of them could be pro-longed and widened and made into minor streets. The widening of the alleys would mean that the houses on one side would have to go.

The alleys are undesirable from

many viewpoints, it was said today Not only are they insanitary, but they are the meeting places for most of the idle men and women of the city It is also charged that there is hardly an alley in Washington but that screens one or more bootleggers or the operation of illicit stills. The police believe that with the elimination of the alleys much of the crime in the city would be eliminated, because the inhabitants of the alleys feel reason ably safe from the eyes of passersby. Buildings Insanitary.

The principal reason for getting rid of the alleys is not, however, the lessening of law breaking, it was said at the District building today, but rather to improve sanitary conditions. the four-room frame or brick type without plumbing.
On account of the small rental the

owners are loath to make repairs, and many of the dwellings are in a dilapidated condition. The average rent of the alley houses is \$8.50 a month, and District Mothers' Association to in many of them two families live. Most of the houses are owned by estates, and District officials and stttlement workers have had a hard time finding the owners when they wanted to make suggestions to improve the sanitary conditions.

WALSH SEES SUCCESS FOR ERIN PEACE MEET

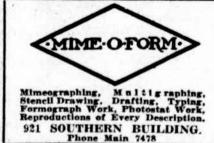
More than 3,000 persons heard Ireland as a result of the British-Sinn Fein parley, last night at a mass meeting in Catholic University. The affair was under the auspices of George Washington Council,

American Association for the Recognition of the Irish Republic. Walsh declared England is closer to bankruptcy than ever before in her history. She owes the United States five billion dollars, but not a man or woman in England lieves this debt should be paid, he

PROPOSALS

PROPOSALS

TREASURY DEPARTMENT, Washington, D. C., October 7, 1921.—SEALED PROPOSALS will be received by the General Supply Committee, Washington, D. C., until 2 o'clock p. m., Friday, October 21, 1921, for furnishing during the period beginning November 1, 1921, and ending December 31, 1921, gasoline, kerosene, linseed oil and turpentine, as described in the Specifications and Proposals for Supplies for Class 8, for use by the Executive Departments and other establishments of the Government in Washington, D. C. Proposals must be executed in accordance with instructions and on blanks which will be furnished upon application to the General Supply Committee, Auditors' Building, Fourteenth and B streets southwest, Washington, D. C. ELIOT WADSWORTH, Acting Secretary of the Treasury.



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Asks Divorce Because Mate Is Addicted To Dancing



Mrs. Grace van Iderstine.

Mrs. Grace van iderstine is asking for a separation from her wealthy and socially prominent husband, because of her sixty-oneyear-old husband's addiction to afternoon dances, which he made her attend to the point of exhaus-Mrs. Van Iderstine, who is Brooklyn, New York, man's third wife, says dancing has worn

Give Milk and Crackers at Recess.

Milk lunches at the 10:30 recess in addition to the 5-cent hot lunches served school children by the District Teachers' Association, was decided upon at the first meeting of the sea son at the Mason House yesterday

Because children will get up late and rush off to school without eating much breakfast, Mrs. Giles Scott Raf ter, president, said she thought the introduction of milk-lunches at the early recess would be a fine thing for the hildren. She urged a lunch of onehalf pint milk and two crackers. The forty branches of the Mothers Congress will be asked to give their

cipal speaker.

2.000 Postmasters to Lead Drive on White House for Reception.

The joint convention of Postal Associations will be received today will greet the 2,000 delegates from all parts of the United States, representing 53,000 postal employes. Each of the four associations, comprising the Joint Postal Association,

was addressed yesterday by their "chief," Postmaster General Will H. Hays and his staff of assistants. Government officials and members f the Senate and House Postal com- tematic savings." mittees, also addressed each of the four conventions. Special appreciation was voiced by the delegates of the efforts of Post-

master Hays to "humanize" the de-In addressing the delegates Mr. Hays, laid special stress on his desire o inculcate the spirit of service into

the employes. . "Ours is the biggest business in the United States," he said. "We he said. "We must make every effort to get the included in the post notes issued topublic to visualize the enormous size of the postal service and the tremendous detail involved in the delivery

of a letter.' The Postmaster General and his stairs. staff met this morning with the heads of the postoffice inspection service to discuss the work of breaking up the mail robber fraternity of the country.

FOUR GIRLS WHO ESCAPED TRAINING SCHOOL CAPTURED

Four girls who escaped last night from the National Training School for Girls by breaking a wire grill on a dining room window, are back in the institution today after an allnight scouting of the Conduit road district by police of Sub T precinct. They were captured by Policeman Finley. They are: Anna Wilson, eighteen years old; Isabella Didwell, seventeen: Maggie Gabson, sixteen, and Lucille Payne, sixteen, Mrs. J. A. Griffith, superintendent of the school, said she believed the ing leave between November 3 and girls has been planning the escape 30. This will mean that nearly 1,000

First Annual Convention of New Organization Opened at St. Matthew's Church.

The first annual convention of the National Council of Catholic Women opened in Washington this morning with a mass at St. Matthew's Catholic Church, celebrated by his excellency, the Most Rev. John Bonzano Aposotolic delegate. Already delegates have arrived from

that fully 1,000 are in town. Head quarters have been established at the New Willard Hotel where the sessions will be held for the week.

Mrs. James J. Hill, in the absence
of the president who was called unexpectedly out of town, welcomed the delegates in the opening address at the Willard this afternoon. She spoke a

twenty-nine States and it is estimated

word of encouragement for the newly organized society of Catholic women and predicted a bright future for the Tomorrow the convention will get down to business and the plans of the society will be outlined. Since the of-ficers now installed have been but recently elected there will probably be no election of officers at this session The officers are as follows:

Agnes G. Regan is executive secre-tary with offices at 1312 Massachusetts avenue northwest, Mrs. Michael Gavin, president, province of New York; Mrs. W. T. Donovan, first vice president, province of St. Louis; Mrs. Arthur H. S. Bird, second vice president, province of San Francisco; Mrs. Teresa M. Molamphy, third vice president, province of Philadelphia; province of New Orleans; Mrs. Harry Benzinger, secretary, province of The board of directors consists, of

Mrs. Francis E. Slattery, Boston; Mrs. Edward I. Cudahay, Chicago; Mrs. F. E. Mackentepe, Cincinnati; Mrs. Louis Nash, Dubuque; Mrs. James H. Hackett, Milwaukee, Mrs. Arthur excuses are found in different parts Gerbel, Oregon City; Mrs. W. J. for additional local celebrations. Toole, St. Paul; Mrs. Ella M. Weck-

Blame for Depression Expected to Be Put on Manufacturers and Middlemen.

> By H. H. REYNOLDS. International News Service.

Both manufacturers and middle utmost co-operation in the luncheon men probably will be charged with there are quite a number of addi-plan and will be called on to prepare contributing to the unemployment tional religious holidays celebrated in and serve them at the schoolhouse in their neighborhood.

problem by maintaining prices which have retarded the production and nineteen altogether.

regular monthly meeting, at which be made that Secretary Hoover aprepresentatives of every parent-teacher point a committee to make effective association will be present, will be held plans for the co-operation of govat the Ebbitt Hotel Tuesday at 2 ernors and mayors in the several o'clock. Dr. Frank W. Ballou, super. States and for the "prompt removal intendent of schools, will be the prin. of unnecessary or inequitable limitations and restrictions which have re tarded real construction activity."

After Development. This body would be known as th committee on construction develop-ment, and would be composed of financiers, labor representatives, engineers, architects, contractors and material manufacturers.

The committee has reached the conclusion that the prices of many building materials have not yet been reduced in keeping with the trend of wholesale prices on other commodi-The report is expected to urge that manufacturers effect reduction to a "reasonable basis."

To Discuss Methods.

Methods of financing construction work will be discussed by the com-mittee, and a statement is likely to be made that both interest rates and commissions and premiums paid for floating loans are "discouragingly. Reference will probably be made to

by President and Mrs. Harding at labor costs as one of the outstandthe White House, when the President ing factors in the building and construction situation. It is understood that the committee's report will state "the employer should not per mit the wage of his workmen to go below that point at which it not only provides sufficient to take care of the necessities of life, but also enough to enable the family to educate the children, to provide reasonable comforts, and to permit sys-

KIT CARSON G. A. R. POST TO REOPEN SESSIONS

The first fall meeting of Kit Carson Post, No. 2, Department of the Potomac, G. A. R., will be held at Grand Army Hall, 1412, Pennsylvania avenue northwest, at 8 o'clock tomorrow night. A notice, which is expected to increase attendance, is expected day. It fellows: "The elevator at G. A. R. Hall h now in running order. Comrades will now not have to climb the

U. S. HAS POSITION OPEN FOR PHILATELIST AT \$1,500

versed in insect control, or especially chance. An S. O. S. for these three "high

brow" professions is being sent out to Of course, the be-all and end-all Washingtonians, stranded on the reef of life is not work or business, but of unemployed. If you can qualify \$1,500 annually in salary, \$20 per month bonus awaits

Police Leaves Stopped.

In an effort to check criminal activities in Washington during the conference on limitation of armaments, police authorities today published an order prohibiting policemen from tak-This will mean that nearly 1,000 men will be on duty in the District.

BUSINESS AND FINANCE

FINANCE RUSINESS

"Another holiday! There are too many of them. They interfere with one's work." That remark was made yesterday,

not by a money-grabbing employer, but by an ordinary employe when reminded that tolay (Wednesday) was a legal holilay, Columbus Day, in New York Well, now, how

about? Are we in danger of introducing too many holidays into our calendar? Are a great many holidays a good thing for a nation? Or are they a bad thing? Are they beneficial to em-B. C. FORBES. they a bad effect?

I've just had an association compile figures showing the number of public holidays in different countries. And what, think you, is the thought proluced by the showing? It is this: Backward nations go in for more holidays than do progressive nations.

Turkey's Big Holiday List.

Turkey has twenty-six major holidays, to say nothing of minor local ones. Brazil has twenty-eight of one kind or another, and each state adds one or twe or three extra for good measure.

Egypt has twenty-three big holidays, and the natives revel in a great many more. China also observes twenty-three national holidays, and Mexico and Italy each has nineteen holidays, the former also has many local holidays. Argentina has twenty-

one, and Rumania squeezed in no fewer than two dozen. contrast with these, England has only half a dozen national holi-days, while Scotland really observes only three general holidays in addition to a local holiday fixed by each community to suit its own conveni-

Including bank holidays, Britain's total reaches ten. But bank holidays are little observed by the ordinary people outside of London. Hardworking Denmark gets along with ten olidays, as does Norway. Switzerland officially casts aside work only seven adys in the year. Sweden has nine holidays and four half holidays. Belguim has nine official holidays. France indulges in fifteen, as also does Japan. Canada contrives to get along with nine days off, but Quebec adds a number of religious holidays. Germany's stock exchanges close only eight days every year, but close only eight days every year, but there are quite a number of additional religious holidays celebrated in only intended as a get-together affair. with \$39,110,008 during September. Catholic Germany, making a total of

holidays. The average, taking all States, is ten every year, but of late years there has been a distinct tendency to

increase the number. Take New York State. long ago it had only eight holidays, Cary, of New York; Fairfax Harri-Lincoln's

added (in 1909), and now Columbus Day, October 12, has been tagged And agitation is growing to add two more nation-wide holidays, name-

Day. Judging from the temper of the people, the chances are that these extra days will be recognized before very long.

District Heads List.

The District of Columbia heads with eighteen-eclipsing Panama's fifteen and Porto Rico's Alabama takes fourteen thirteen. days off, and several Southern States treat themselves to a round dozen, including Florida, Maryland and Wisconsin and Oklahoma Louisiana. knock off only seven days a year. Iowa, South Dakota and Maine get along with eight holidays. Quite number of States take nine days off. a number ten, and quite a few

The temptation to lengthen the public holidays has usually proved irresistible when a nation has attained a position of great power and wealth and extravagance. The ancients indulged in no end of holidays to celebrate notable triumphs over enemies, to honor great heroes or rulers and so forth. A super-abundance, of holidays usually marked the beginning and spread of national decadence. Also, wherever the ecclesiastics gained domination religious feasts and fasts were ordained in bewildering num-

Apparently the nations that work hardest vote themselves the fewest holidays. Peoples who lose ambition excuses for introducing an bundance of holidays. we of this country entering

on the wrong track in injecting more and more holidays into our

Have you not noticed that public holidays appeal far more to indif-If you are a Philatelist or well ferent and mediocre employes than to those who are genuinely interadapt in entomology, here's your ested in their work and in making eadway in the world? Of course, the be-all and end-all

> living. But do a plethora of public holidays tend to enrich our lives nd strengthen our characters, or have they an unsettling influence on us? Remember that when our forefathers named a few-a very few -public holidays, vacations of one week to one month for the people were totally unknown. Personally believe in vacations. But I doubt the wisdom of vieing with Turkey and China and Egypt in the matter of finding excuses for more and

INVESTORS SERVICE

J. D., S street-Is there some trick J. D., S street—Is there some trick about the enclosed circulars, which I have just received from Thomas Richard Gaffney, of New Jersey?

He suggests that I should get a loan at 5 per cent on my life insurance policies and invest the money in Standard Gas and Electric bonds or Brazilian 8 per cent bonds.

He seems to be perfectly attruistic and sincere, as he says he makes absolutely no charge for his service.

absolutely no charge for his service. He declares that it's a plain matter of mathematics. What do you think

about it?
Answer—Mr. Gaffney's scheme, by no means a new one, shows on paper how you can earn 3 per cent on your insurance cash loan values and maintain the insurance—have your cake and eat it. He advises policyholders to borrow

up to the limit of their cash values and invest in "safe 8 per cent bonds," assuming that the insurance of conditions.

According to Mr. Prince, a decided According to Mr. Prince, a decided Theoretically the scheme is practi-

do it, and doubtless many do. But a man who is carrying only a few thousands of insurance would better not do it. If he could get an ing about \$1,000,000 worth of business

absolutely safe 8 per cent investment for the money he borrows at 5 per

cent it would be different, but no investments that pay 8 per cent are as the corporation has made since it was safe as an insurance policy, and there established. The loan feature of insurance policies has been the means of tiding a great many people over financial difficulties One of the biggest life insurance companies in New York reports 48,492 loans made in the first

to \$16,563,657, an average of about \$341. About one-eighth of these loans was repaid. We have never looked with favor upon the bo:rowing of money on life insurance policies for the purpose of making outside investments, and have been strenuously opposed to such

five months of this year, amounting

loans when they are to be negotiated for speculative buying.

In order to learn the attitude taken by insurance companies regarding loans for reinvestment in high-yield securities, we recently asked some of biggest insurance companies in the United States for their opinion of

Every one of the companies con demned the practice. Standard Gas and Electric notes and United States of Brazil bonds are good enough in vestments for a man who has surplus cash to invest therein without placing a mortgage on his estate which his wife or other beneficiary will have to repay. We certainly shall not approve of

District Bankers' Building. The question of building a home for the District Bankers' Association and affiliated organizations was discussed at length at a special meeting of the committee in charge of preliminary arran ments held yesterday afternoon, and much interest was manifested

Mr. Gaffney's plan.

committee and during its progress of this year aggregated \$3,552,019,739 much enthusiasm for the contemplated building was manifested. ing the nine months of 1920. No definite announcement was made

holders of the Southern Railway Com-pany, held in Richmond yesterday, the ing September 1920. A resolution was adopted wishing the Sinn Fein members of the London conference success. It will be cabled to London today. Daniel E. committee on commercial art. The said of building material, in a report to be submitted late today to President to the U. S.7

How About the U. S.7

H United States Railroad Administration, winding up all claims and counter claims arising out of the operation of the Southern's property by the Government during the period of Federal control, were formally ap-

> Gasper G. Bacon, of Boston; Guy birthday was son, of Belvoir, Va., and Henry W. now Columbus Miller, of this city, were re-elected to succeed themselves as members of the board of directors for a term of three years.

Dividends.

Rate. Period. Payable Nov. 1 Nov. 1 Oct. 3 Oct. 3 Nov. Dec. Oct. 3 Nov. 3 Nov. 3 Brock. Ed. L. Cor. \$2.50 Brock. Edis. El. I. Co. \$2.50 Carter, Inc., pf. 1 % Dodge St. Pul. Cor. pf. 1 % Gen. Asphalt Russell Motor pf. Vacuum Oil Co...



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Prince Sees Better **Business Conditions**

Business conditions in the United States are better today than at any other period during the past year, action of the period with \$73,496,929 Business conditions in the United+946,751 as against \$6,577,434 during cording to a statement made today by 381,850 as compared with \$73,496,929 Ben L. Prince, vice president and genduring the first nine months of last Ben L. Prince, vice president and gen year, and exports of silver aggregated eral manager of the International 334,844,321 during the nine months' Finance Corporation, of this city.

the International Finance Corporation period of last year. in purchasing open accounts and trade acceptances in all parts of the country is of such a nature that it lends cake itself excellently as an indicator of general business conditions, and it is upon the volume of business that is loan at present being done by the corpora-

began to appear about six weeks ago, and since then the movement toward cable, and a man who is carrying a and since then the movement toward large line of insurance can afford to better times has gained considerable momentum.

> on its books. Today its pure amount to \$1,413,023.50. This is the most rapid gain in volume of business "Since the first of September to the present time, our company has taken

on new business amounting to approximately \$760,000," said Mr. Prince. counts, and our clients inform us that small retail merchants whose stocks off buying as long as possible are now coming into the market. But these small merchants haven't got the cash to pay for their goods and are asking from sixty to ninety days in which to

pay.

"This is where our corporation comes to the assistance of the manuacturer by purchasing these open ac ounts and furnishing the manufac turer with money which he so badly needs to carry on his business. The manufacturer is thus enabled to tarn his frozen assets into working capita!

Since the first of the present year our total volume of new business '1-s been \$3,093,282.29. As nearly onefourth of this has been acquired within the last six weeks, it will be seen that the revival of business conditions is well under way." Commerce Statistics.

Imports of merchandise for the nonth of September, 1921, totaled \$180,000,000 as compared with \$363, 290,301 during September of last according to announcement made at the department. Exports totaled \$325,000,000 during

921, as against \$604,686,259 during

September, 1920.

During the nine months ended September 30, 1921, imports totaled \$1,873,470,515 as against \$4,358,019,234 during the corresponding period of last year. Exports for the nine months period

At the annual meeting of the stock- September of this year amounted to

Exports of gold during the nine months period of this year totaled \$13,545,886, as against \$259,231,925 luring the first nine months of 1920. Silver imports during September, 1921, amounted to \$4,565,359, against \$6,501,028 during September, 1920, while exports of silver during Sep-tember of this year amounted to \$4,-

The character of business done by \$98,682,827 during the corresponding

Honor Mr. Barker's Memory. A memorial chapel in honor of William E. Barker, formerly director in both the Washington Loan and Trust Company and Columbia National Bank, was dedicated in Mauch Chunk, Pa., yesterday, when Capt. Andrew Parker, of the first-named organiza-tion, and B. W. Guy, vice president of the bank, attended.

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